

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

STATE CONFORMANCE ENDORSEMENT – DISTRICT OF COLUMBIA

Throughout the policy and endorsements attached to it, reference to minimum limits means the following limits of liability as required by District of Columbia law, to be provided under a policy of automobile liability insurance:

1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to "bodily injury"; and
2. \$10,000 for each accident with respect to "property damage".

PART A – LIABILITY COVERAGE

EXCLUSIONS

The following exclusion is added:

We do not provide Liability Coverage for any "insured" for "bodily injury" to you or any "family member" to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the District of Columbia's Compulsory No-Fault Motor Vehicle Insurance Act.

PART B – MEDICAL PAYMENTS COVERAGE

LIMIT OF LIABILITY

The following provision is added:

No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Personal Injury Protection Coverage.

PART F – GENERAL PROVISIONS

The second paragraph of the **Payment of Loss** Provision is deleted and replaced by the following:

If we pay a total loss or a "constructive total loss" for any of "your covered auto(s)" shown in the Declarations, all coverage under this policy for such covered auto(s) will terminate simultaneously upon payment of the loss. The amount we will pay for a total loss or "constructive total loss" of "your covered auto(s)" shall be reduced by any amount previously paid for repairs not completed at the time of the total loss or "constructive total loss".

OUR RIGHT TO RECOVER PAYMENT

Paragraph A. does not apply to **PART C – UNINSURED MOTORISTS COVERAGE**.

TERMINATION

A. Cancellation, 2. and 3. are deleted and replaced by the following:

2. We may cancel by mailing to the named insured shown in the Declarations at the address shown in this policy or to the named insured's last known address at least 10 days' notice if the notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy.
3. After this policy is in effect for more than 60 days, or if this is a renewal or continuation policy, we will cancel:
 - a. By mailing to the named insured shown in the Declarations at the address shown in this policy or to the named insured's last known address at least 30 days written notice; and
 - b. Only:
 - (1) For nonpayment of premium; or
 - (2) If your driver's license or that of:
 - (a) Any driver who lives with you; or
 - (b) Any driver who customarily uses "your covered auto";
 has been suspended or revoked. This must have occurred:
 - (a) During the policy period; or
 - (b) Since the last anniversary of the original effective date if the policy period is other than 1 year; or

(3) If the policy was obtained through material misrepresentation.

(4) For any other reason permitted by state law.

B. Nonrenewal is deleted and replaced by the following.

B. Nonrenewal. If we decide not to renew or continue this policy, we will mail written notice to the named insured shown in the Declarations at the address shown in this policy or to the named insured's last known address. The written notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is other than 1 year, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

The **Amendatory Endorsements** Provision is deleted.

The following provision is added:

SUSPENSION OF POLICY COVERAGE

In accordance with the requirements of the District of Columbia no-fault law, all policy coverages shall be suspended for you, or any "family member", who operates any vehicle during any period when that person's driver's license is suspended or revoked.

All other policy provisions apply.